

# South Carolina Department of Insurance



## Medicare Supplement Shopper's Guide



South Carolina Department of Insurance  
1201 Main Street, Suite 1000  
Columbia, South Carolina 29201  
803-737-6180  
[consumers@doi.sc.gov](mailto:consumers@doi.sc.gov)  
[www.doi.sc.gov](http://www.doi.sc.gov)

## Table of Contents

• <b>What is Medicare?</b>	<b>Page 3</b>
Medicare is a Health Insurance Program	
Medicare has two parts	
Part A	
Part B	
• <b>Medicare Premiums for 2014</b>	<b>Page 4</b>
Part A (Hospital Insurance) Premium	
Part B (Medical Insurance) Premium	
• <b>Medicare Deductible and Coinsurance Amounts for 2014</b>	<b>Page 4</b>
Part A	
Part B	
• <b>Who is eligible for Medicare?</b>	<b>Page 4</b>
General Enrollment	
• <b>Medicare Supplement Insurance</b>	<b>Page 5 – 6</b>
Medigap	
Medicare Select	
Open Enrollment for Medigap Supplement Insurance	
Medigap Rights and Protections	
Issue Age or Attained Age Premium	
Guaranteed Medigap Coverage	
Core Benefits	
High Deductible Option	
• <b>Find and Compare Medicare Plans</b>	<b>Page 6</b>
• <b>What Medigap Plans A through L Cover</b>	<b>Page 7</b>
• <b>Resourceful Contacts</b>	<b>Page 8</b>
• <b>Companies Writing SC Medicare Supplement Insurance</b>	<b>Page 9 – 11</b>

## What Is Medicare?

### Medicare is a Health Insurance Program for those in the following categories:

- People age 65 or older.
- People under age 65 with certain disabilities.
- People of all ages with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a transplant).

### Medicare has Two Parts:

- Part A (Hospital Insurance)
- Part B (Medical Insurance)

You can choose different ways to get the services covered by Medicare. In most cases, when you first get Medicare, you are in Original Medicare. You may want to consider a Medicare Prescription Drug Plan to add drug coverage. Or, you may want to consider a Medicare Advantage Plan (like an HMO or PPO) that provides all your Part A, Part B, and often Part D coverage. You make a choice when you are first eligible for Medicare. Each year you can review your health and prescription needs and switch to a different plan in the fall.

As long as you have both Part A and Part B, items covered by Part A and Part B are covered whether you have Original Medicare, or you belong to a Medicare Advantage Plan (like an HMO or PPO).

### Part A (Hospital Insurance)

- **Helps Pay For:** Care in hospitals as an inpatient, critical access hospitals (small facilities that give limited outpatient and inpatient services to people in rural areas), skilled nursing facilities (not custodial or long-term care), hospice care, and some home health care.
- **Cost:** Most people get Part A automatically when they turn age 65 and don't have to pay for Part A. They don't have to pay a monthly payment called a premium for Part A because they or a spouse paid Medicare taxes while they were working.

If you don't automatically get premium-free Part A, you may be able to buy it:

- If you (or your spouse) aren't entitled to Social Security because you didn't work or didn't pay enough Medicare taxes while you worked and you are age 65 or older, or
- If you are disabled but no longer get premium-free Part A because you returned to work.

If you have limited income and resources, our state may help you pay for Part A and/or Part B.

### Part B (Medical Insurance)

- **Helps Pay For:** Doctors' services, outpatient hospital care, and some other medical services that Part A doesn't cover, such as the services of physical and occupational therapists, and some home health care. Part B helps pay for these covered services and supplies when they are medically necessary. Information about your coverage under Medicare Part B can be found in the Your Medicare Coverage database.
- **Cost:** Most beneficiaries will continue to pay the same \$104.90 premium amount in 2014. If your income is above \$85,000 (single) or \$170,000 (married couple), then your Medicare Part B premium may be higher than \$104.90 per month.

Enrolling in Part B is your choice. You can sign up for Part B anytime during a 7-month period that begins 3 months before you turn 65. Please call Social Security or visit or call your local Social Security office to sign up. If you choose to have Part B, the premium is usually taken out of your monthly Social Security, Railroad Retirement, or Civil Service Retirement payment. If you don't get any of the above payments, Medicare sends you a bill for your Part B premium every 3 months. You should get your Medicare premium bill by the 10th of the month. If you don't get your bill by the 10th, call Social Security.

## **Medicare Premiums for 2014:**

### **Part A: (Hospital Insurance) Premium**

- Most people do not pay a monthly Part A premium because they or a spouse has 40 or more quarters of Medicare-covered employment.
- The Part A premium is \$234.00 per month for people having 30-39 quarters of Medicare-covered employment.
- The Part A premium is \$426.00 per month for people who are not otherwise eligible for premium-free hospital insurance and have less than 30 quarters of Medicare-covered employment.

### **Part B: (Medical Insurance) Premium**

\$104.90 per month\*.

\* If your income is above \$85,000 (single) or \$170,000 (married couple), your Medicare Part B premium may be higher than \$104.90 per month.

## **Medicare Deductible and Coinsurance Amounts for 2014:**

**Part A:** (pays for inpatient hospital, skilled nursing facility, and some home health care) For each benefit period Medicare pays all covered costs except the Medicare Part A deductible (2014 = \$1,216) during the first 60 days and coinsurance amounts for hospital stays that last beyond 60 days and no more than 150 days.

### **For each benefit period you pay the following amounts:**

- A total of \$0 for a hospital stay of 1-60 days.
- \$304 per day for days 61-90 of a hospital stay.
- \$608 per day for days 91-150 of a hospital stay (Lifetime Reserve Days).
- All costs for each day beyond 150 days

### **Skilled Nursing Facility Coinsurance**

- \$152.00 per day for days 21 through 100 each benefit period.
- All costs for each day after day 100 of the benefit period

**Part B:** (covers Medicare eligible physician services, outpatient hospital services, certain home health services, durable medical equipment)

- \$147.00 per year. (You pay 20% of the Medicare-approved amount for services after you meet the \$147.00 deductible.)

## **Who is eligible for Medicare?**

Generally, you are eligible for Medicare if you or your spouse worked for at least 10 years in Medicare-covered employment and you are 65 years or older and a citizen or permanent resident of the United States. If you aren't, you might also qualify for coverage if you have a disability or with End-Stage Renal disease (permanent kidney failure requiring dialysis or transplant). You will be eligible for Medicare when you turn 65 even if you are not eligible for Social Security retirement benefits.

You can get Part A at age 65 without having to pay premiums under the following conditions:

- If you already get retirement benefits from Social Security or the Railroad Retirement Board.
- If you are eligible to get Social Security or Railroad benefits but haven't yet filed for them.
- If you or your spouse had Medicare-covered government employment.

Before age 65, you can get Part A without having to pay premiums:

- If you have received Social Security or Railroad Retirement Board disability benefits for 24 months.
- If you have End-Stage Renal Disease and meet certain requirements.

## **General Enrollment**

If you didn't sign up for Medicare Part B when you first became eligible, you may be able to sign up during the General Enrollment Period. This period runs from January 1 through March 31 of each year. During this time, you can sign up for Medicare Part B at your local Social Security office. If you get benefits from the Railroad Retirement Board (RRB), call your local RRB office. Your Medicare Part B coverage will start on July 1 of the year you sign up.

The cost of Medicare Part B will go up 10% for each full 12-month period that you could have had Medicare Part B but didn't take it, except in special cases. You will have to pay this penalty as long as you have Medicare Part B.

If you already have Medicare Part A and need Part B you can sign up for Part B at your local Social Security office.

## **Medicare Supplement Insurance**

### **Medigap**

Medicare supplement insurance (often called Medigap insurance) fills in the gaps between what Medicare pays and what you must pay out-of-pocket for deductibles, coinsurance, and copayments. Medigap policies only pay for services that Medicare deems medically necessary, and payments are generally based on the Medicare-approved charge. Some plans offer benefits that Medicare doesn't, such as emergency care while in a foreign country.

There are 10 standardized Medigap plans, labeled A through L. All companies that sell Medigap insurance must offer Plan A, but do not have to offer the other 9 plans. If you bought a Medigap policy before standardized plans were first introduced in 1992, you may keep your existing policy. You do not have to switch to one of the 10 standardized plans.

Medigap policies are sold by private insurance companies that are licensed and regulated by the South Carolina Department of Insurance but the benefits, however, are set by the federal government. Medigap policies are automatically renewed each year.

### **Medicare Select**

Medicare Select is a type of Medigap policy. A Medicare Select policy is basically the same as a standard Medigap policy in nearly all respects because you are buying one of the ten standard Medicare supplement plan A through J. The only difference is that each insurer under Medicare Select generally requires you to use doctors and providers in the plan's network for your routine care. If you use out-of-network providers, you'll have to pay more of the cost though benefits are not usually payable if you do not use preferred providers for non-emergency situations. Medicare, however, will pay its share of approved charges regardless of the provider you choose.

Premiums are generally lower under these policies due to the preferred provider arrangements. You may opt at anytime to return to a standard Medicare Supplement (Medigap) policy. If you leave a Medicare Select plan, the company must make available to you any non-Medicare Select Medigap policy it has on the market with comparable or lesser benefits. Otherwise, you can apply with another insurance company and you will be given credit for time served under the prior policy.

### **Open Enrollment for Medicare Supplement Insurance**

Beginning on the first day of the month in which you and/or your spouse are both age 65 or older and enrolled in Medicare Part B, you will have an open enrollment period for purchasing Medicare supplement insurance, which will last for six months. During this time, you may not be turned down for Medicare supplement insurance on account of your health. The insurer may, however, exclude pre-existing health conditions for up to six months. Since you have only a limited open enrollment period, it is very important that you understand and take advantage of it.

### **Medigap Rights and Protections**

(Guaranteed Issue Rights)

In some situations, you have the right to buy a Medigap policy outside of your Medigap open enrollment period. These rights are called "Medigap protections." They are also called guaranteed issue rights because the law says that insurance companies must sell you a Medigap policy.

In these situations, an insurance company must comply with the following requirements:

- Cannot deny you Medigap coverage or place conditions on a policy
- Must cover you for all pre-existing conditions, and
- Cannot charge you more for a policy because of past or present health problems.

In many cases, these rights also apply when your health care coverage changes. Remember, it is best not to wait until your current health coverage has almost ended before you apply for a Medigap policy. You can apply for a Medigap policy early (for example, while you are still in your health care plan) and choose to start your Medigap coverage the day after your health care plan coverage ends. This will prevent gaps in your health coverage.

In many of these instances, you have the right to buy Medigap plan A, B, C, or F from any insurance company who sells Medigap policies in South Carolina (If you are under age 65, you can only purchase a policy from a company who sells Medigap policies to persons under 65 and on Medicare). You can buy the policy at the best premium price available, with no review of your medical records even if you have health problems.

## **Issue Age or Attained Age Premium**

There are two types of premium schedules which insurers generally use. Under an issue age schedule, the insurer charges a premium based on your age when your policy was first issued. Although your premium will likely increase due to inflation and changes in benefits provided by Medicare (and therefore changes in benefits of the Medicare supplement), the insurer cannot increase your premium simply because you have gotten older.

Under an attained age schedule, the insurer charges a premium based on your age on each premium due date. With this type of schedule, your premium is not only likely to increase due to inflation and changes in benefits provided by Medicare, but also because you have gotten older.

## **Guaranteed Medigap Coverage**

South Carolina has two guaranteed issue Medigap policies for persons under age 65 and on Medicare due to disability. The coverage is through the South Carolina Health Insurance Pool (SCHIP).

The plans and costs for all ages, effective January 1, 2014, are as follows:

- Plan A – \$797.31 monthly
- Plan C – \$1014.25 monthly

For additional information on SCHIP, please call 803-788-0222 or 800-868-2500, ext 46401. You will reach a representative of BlueCross BlueShield of SC, but SCHIP is not a BCBS of SC policy. SCHIP is a state program administered by BCBS of SC.

## **Core Benefits**

These benefits pay the patient's share of Medicare's approved amount for physician services (generally 20%) after \$147 annual deductible, the patient's cost of a long hospital stay (\$304/day for days 61-90, \$608/day for days 91-150, approved costs not paid by Medicare after day 150 to a total of 365 days lifetime), and charges for the first 3 pints of blood not covered by Medicare.

## **High Deductible Option**

Insurance companies may offer a high deductible on Plan F. If you choose this option, you must pay a \$2,140 deductible per year before the plan pays anything. If you continued your Plan J, (no longer available) the deductible remains \$2,140.

The monthly premium for Medigap Plan F with high deductible option will generally be less than the monthly premium for Plan F without a high deductible option. However, your out-of-pocket costs for services may be higher if you need to see your doctor or go to the hospital. In addition to the \$2,140 deductible that you must pay for the high deductible option on Plan F, you must pay a deductible for foreign travel emergency (\$250 per year for high deductible Plan F).

## **Find and Compare Medicare Plans**

Visit the U.S. Government Site for People with Medicare to find and compare Medicare Health Plans. When the website opens, follow the online instructions. The direct website link is

<http://www.medicare.gov/MPPF/Include/DataSection/Questions/SearchOptions.asp>

or

1. Open [www.medicare.gov](http://www.medicare.gov).
  2. Click Medicare Health Plans.
  3. Select a Search Option. "Find & Compare Medicare Health Plans" or "Find & Compare Medigap Policies"
  4. Follow the online prompts for your personalized plan search.
-

## Medigap Plan Comparison

How to read the chart:

If a checkmark appears in a column of this chart, the Medigap policy covers 100% of the described benefit. If a column lists a percentage, the policy covers that percentage of the described benefit. If a column is blank, the policy doesn't cover that benefit.

**Note:** The Medigap policy covers coinsurance only after you have paid the deductible (unless the Medigap policy also covers the deductible).

Medigap Benefits	Medigap Plans Effective June 1, 2010											
	A	B	C	D	F*	G	K	L	M	N		
Medicare Part A Coinsurance hospital costs up to an additional 365 days after Medicare benefits are used up.	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
Medicare Part B Coinsurance or Copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓ ***		
Blood (First 3 Pints)	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓		
Part A Hospice Care Coinsurance or Copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓		
Skilled Nursing Facility Care Coinsurance			✓	✓	✓	✓	50%	75%	✓	✓		
Medicare Part A Deductible		✓	✓	✓	✓	✓	50%	75%	50%	✓		
Medicare Part B Deductible			✓		✓							
Medicare Part B Excess Charges					✓	✓						
Foreign Travel Emergency (Up to Plan Limits)			✓	✓	✓	✓			✓	✓		
Medicare Preventative Care Part B Coinsurance	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
* Plan F also offers a high-deductible plan. This means you must pay for Medicare-covered costs up to the deductible amount \$2140 in 2014 before your Medigap plan pays anything.							Out-of-Pocket Limit **		➡	\$4,940	\$2,470	
**After you meet your out-of-pocket yearly limit and your yearly Part B deductible (\$147 in 2014), the Medigap plan pays 100% of covered services for the rest of the calendar year. Out-of-pocket limit is the maximum amount you would pay for coinsurance and copayments.												

## Resourceful Contacts

### Social Security

1-800-772-1213  
 TTY 1-800-325-0778  
[www.socialsecurity.gov](http://www.socialsecurity.gov)

### Local Social Security Offices

<b>Aiken</b> 151 Corporate Parkway Aiken, SC 29803 Local Number 803-648-2356 Toll-Free 1-800-772-1213 TTY 803-641-9430	<b>Anderson</b> 3420 Clemson Blvd Anderson, SC 29621 Local Number 864-231-7057 Toll-Free 1-800-772-1213 TTY 864-964-9301	<b>Beaufort</b> 2212 Mossy Oaks Road Port Royal, SC 29935 Local Number 843-524-5795 Toll-Free 1-800-772-1213 TTY 843-524-3943
<b>Bennettsville</b> 1060 Cottingham Blvd N Bennettsville, SC 29512 Local Number 888-810-7617 Toll-Free 1-800-772-1213 TTY 843-479-8800	<b>Camden</b> 1111 Broad St, 2nd Floor Camden, SC 29020 Local Number 888-810-7373 Toll-Free 1-800-772-1213 TTY 803-432-4959	<b>Charleston</b> 1463 Tobias Gadson Blvd Charleston, SC 29407 Local Number 843-573-3600 Toll-Free 1-800-772-1213 TTY 843-573-3615
<b>Columbia</b> Strom Thurmond Fed Bldg 1835 Assembly St. Columbia, SC 29201 Local Number 803-929-7635 Toll-Free 1-800-772-1213 TTY 800-325-0778	<b>Conway</b> 1316 3r Ave Conway, SC 29526 Local Number 843-248-4271 Toll-Free 1-800-772-1213 TTY 843-248-6338	<b>Florence</b> 181 Dozier Blvd Florence, SC 29501 Local Number 843-662-4651 Toll-Free 1-800-772-1213 TTY 843-667-6571
<b>Georgetown</b> 413 King St Georgetown, SC 29440 Local Number 866-593-1584 Toll-Free 1-800-772-1213 TTY 843-527-8775	<b>Greenville</b> 319 Pelham Rd Greenville, SC 29615 Local Number 864-233-1116 Toll-Free 1-800-772-1213 TTY 800-325-0778	<b>Greenwood</b> 115 Enterprise Court, Ste C Greenwood, SC 29649 Local Number 866-739-4803 Toll-Free 1-800-772-1213 TTY 800-325-0778
<b>Laurens</b> 292 Professional Park Road CLINTON, SC 29325 Local Number 866-526-9854 Toll-Free 1-800-772-1213 TTY 800-325-0778	<b>Orangeburg</b> 1391 Middleton Street Orangeburg, SC 29115 Local Number 803-531-1568 Toll-Free 1-800-772-1213 TTY 800-325-0778	<b>Rock Hill</b> 498 Lakeshore Pkwy Rock Hill, SC 29730 Local Number 803-328-6271 Toll-Free 1-800-772-1213 TTY 803-329-6369
<b>Spartanburg</b> 140 Magnolia Street Spartanburg, SC 29306 Local Number 866-701-6620 Toll-Free 1-800-772-1213 TTY 800-325-0778	<b>Sumter</b> 240 Bultman Drive Sumter, SC 29150 Local Number 803-775-9140 Toll-Free 1-800-772-1213 TTY 803-775-0354	<b>Walterboro</b> 502 Robertson Blvd Walterboro, SC 29488 Local Number 843-549-2866 Toll-Free 1-800-772-1213 TTY 843-549-1801

### Railroad Retirement Board 1-877-772-5772

### General Insurance or Premium Questions

South Carolina Department of Insurance  
 Office of Consumer Services  
 1201 Main Street, Suite 1000  
 Columbia, SC 29201

803-737-6180 or statewide 800-768-3467  
[consumers@doi.sc.gov](mailto:consumers@doi.sc.gov)  
[www.doi.sc.gov](http://www.doi.sc.gov)

### Medicare Advice Counseling Services

SC Lieutenant Governor  
 Office on Aging  
 1301 Gervais Street, Suite 200  
 Columbia, SC 29201

803-734-9900 or 800-868-9095  
[www.aging.sc.gov](http://www.aging.sc.gov)

## Companies Writing SC Medicare Supplement Insurance

**AARP HealthCare Options**

**(United Healthcare Insurance Company)**

1-800-523-5800

Post Office Box 130

Montgomeryville, PA 18936

[www.aarphealthcare.com](http://www.aarphealthcare.com)

**Aetna Life Insurance Company**

1-800-345-6022 (TTY/TTD): 1-888-760-4748

151 Farmington Ave.

MS 3128

Hartford, CT 06156

[www.aetna.com](http://www.aetna.com)

**American Continental Insurance Company**

1-800-264-4000

Post Office Box 1188

Brentwood, TN 37024

[www.aetnaseniorproducts.com](http://www.aetnaseniorproducts.com)

**American Pioneer Life Insurance Company**

1-800-538-1053

1001 Heathrow Park Lane, Suite 5001

Lake Mary, FL 32746

[www.amerpon.com](http://www.amerpon.com)

**American Republic Insurance Company****United Savers Association**

1-888-755-3065

601 6th Avenue, Post Office Box 1

Des Moines, IA 50334

[www.aric.com](http://www.aric.com)

**American Retirement Life Ins. Co. ("Cigna")**

PO Box 26580

Austin, TX 78755-0580

1-866-459-4272

[www.americanretirementlife.com](http://www.americanretirementlife.com)

**Bankers Fidelity Life Insurance Co**

1-866-458-7500

4370 Peachtree Road NE

Atlanta, GA 30319

[www.bflc.com](http://www.bflc.com)

**Bankers Life & Casualty Insurance Company**

1-888-282-8252

222 Merchandise Mart Plaza

Chicago, IL 60654

[www.bankerslife.com](http://www.bankerslife.com)

**Blue Cross Blue Shield of South Carolina**

1-800-444-0030

I-20 East at Alpine Road

Columbia, SC 29219

[www.bcbssc.com](http://www.bcbssc.com)

**Central Reserve Life Insurance Company**

1-800-945-8554

6201 Johnson Drive, Post Office Box 29190

Mission, KS 66201

[www.centralreserve.com](http://www.centralreserve.com)

**Central States Indemnity Company of Omaha**

1-800-321-0102

220 Cinema View Way

Woodstock, GA 30189

[www.my.amic.net](http://www.my.amic.net)

**Combined Insurance Company of America**

1-800-544-5531

5050 N. Broadway

Chicago, IL 60640

[www.combined.com](http://www.combined.com)

**Conseco Health Insurance Company**

1-800-541-2254

P.O. Box 1916

Carmel, IN 46082

[www.conseco.com](http://www.conseco.com)

**Constitution Life Insurance Company**

1-800-789-6364

1001 Heathrow Park Lane

Lake Mary, FL 32746

[www.constitutionlife.com](http://www.constitutionlife.com)

**Continental General Insurance Company**

1-800-284-2898

Post Office Box 29136

Shawnee Mission, KS 66201

[www.continentalgeneral.com](http://www.continentalgeneral.com)

**Continental Life Ins Co. of Brentwood, TN**

1-800-264-4000

800 Crescent Center Drive; Suite 200

Brentwood, TN 37067

[www.aetnaseniorproducts.com](http://www.aetnaseniorproducts.com)

**Family Life Insurance Company**

1-800-877-7703

10777 Northwest Freeway

Houston, TX 77092

[www.familylifeins.com](http://www.familylifeins.com)

**Gerber Life Insurance Company**

1-855-258-2580

1311 Mamoroneck Ave.

Suite 350

White Plains, NY 10605

[www.gerberlife.com](http://www.gerberlife.com)

## Companies Writing SC Medicare Supplement Insurance

<p><b>Globe Life &amp; Accident Insurance Company</b>          1-800-801-6831          3700 South Stonebridge Drive,          PO Box 2440          McKinney, TX 75070  <a href="http://www.globecaremedsupp.com">www.globecaremedsupp.com</a></p>	<p><b>New Era Life Insurance Companies</b>          1-800-552-7879          200 Westlake Park Boulevard          Houston, TX 77079  <a href="http://www.neweralife.com">www.neweralife.com</a></p>
<p><b>Golden Rule Insurance Company</b>          1-800-474-4467          712 Eleventh Street          Lawrenceville, IL 62439  <a href="http://www.goldenrule.com">www.goldenrule.com</a>  <b>* No longer writing new policies.</b></p>	<p><b>Oxford Life Insurance Company</b>          1-888-757-3732          2721 North Central Avenue          Phoenix, AZ 85004  <a href="http://www.oxfordlife.com">www.oxfordlife.com</a></p>
<p><b>Great American Life Insurance Company</b>          1-800-880-2745          5508 Parkcrest Drive          Austin, TX 78731  <a href="http://www.galic.com">www.galic.com</a></p>	<p><b>PaciFiCare Life and Health Insurance Company</b>  <b>Secure Horizons</b>          1-800-924-4727          3100 West Lake Center Drive          Santa Ana, CA 92704  <a href="http://www.securehorizons.com">www.securehorizons.com</a></p>
<p><b>Guarantee Trust Life Insurance Company</b>          1-800-338-7452          1275 Milwaukee Avenue          Glenview, IL 60025  <a href="http://www.gtlic.com">www.gtlic.com</a></p>	<p><b>Pennsylvania Life Insurance Company</b>          1-800-275-7366          1001 Heathrow Park Lane, Suite 5001          Lake Mary, FL 32746  <a href="http://www.pennlife.com">www.pennlife.com</a></p>
<p><b>Humana Insurance Company</b>          1-888-310-8482          500 West Main Street          Louisville, KY 40202  <a href="http://www.humana-medicare.com">www.humana-medicare.com</a></p>	<p><b>Physicians Mutual Insurance Company</b>          1-800-228-9100          2600 Dodge Street          Omaha, NE 68131  <a href="http://www.physiciansmutual.com">www.physiciansmutual.com</a></p>
<p><b>Liberty National Life Insurance Company</b>          1-800-331-2512          3700 S. Stonebridge Drive          PO Box 8080          McKinney, TX 75070  <a href="http://www.LibertyNational.com">www.LibertyNational.com</a>  <b>* Under 65</b></p>	<p><b>Provident American Life and Health Insurance Co</b>          1-800-753-5133          2500 Dekalb Pike          Norristown, PA 19404  <a href="http://www.cigna.com">www.cigna.com</a></p>
<p><b>Manhattan Life Insurance Company</b>          1-800-877-7703          10777 Northwest Freeway          Houston, TX 77092  <a href="http://www.mutualofomaha.com">www.mutualofomaha.com</a></p>	<p><b>Pyramid Life Insurance Company</b>          1-800-777-1126          1001 Heathrow Park Lane, Suite 5001          Lake Mary, FL 32746  <a href="http://www.pyramidlife.com">www.pyramidlife.com</a></p>
<p><b>Mutual of Omaha Insurance Company</b>          1-800-316-0842          Mutual of Omaha Plaza          Omaha, NE 68175  <a href="http://www.mutualofomaha.com">www.mutualofomaha.com</a></p>	<p><b>Reserve National Insurance Company</b>          1-800-654-9106          601 East Britton Road          Oklahoma City, OK 73114  <a href="http://www.reservenational.com">www.reservenational.com</a></p>
<p><b>Medico Insurance Company</b>          1-800-228-6080          PO Box 10386          Des Moines, IA 50306  <a href="http://www.gomedico.com">www.gomedico.com</a></p>	<p><b>Standard Life and Accident Insurance Company</b>          1-888-350-1488          2425 South Shore Boulevard, Suite 500          League City, TX 77573  <a href="http://www.slaico.com">www.slaico.com</a></p>

## Companies Writing SC Medicare Supplement Insurance

**State Farm Mutual Auto Insurance Company**  
1-309-766-2311  
One State Farm Plaza  
Bloomington, IL 61710  
[www.statefarm.com](http://www.statefarm.com)

**State Mutual Insurance Company**  
1-855-764-4000  
PO Box 153  
Rome, GA 30162  
[www.statemutualinsurance.com](http://www.statemutualinsurance.com)

**Sterling Life Insurance Company**  
1-800-688-0010  
P.O. Box 5348  
Bellingham, WA 98227  
[www.sterlingplans.com](http://www.sterlingplans.com)

**Transamerica Life Insurance Company**  
1-800-247-1771  
Medicare Supplement Sales  
300 Eagleview Blvd.  
Exton, PA 19341  
[www.TAMedSupp.com](http://www.TAMedSupp.com)

**United American Insurance Company**  
1-800-331-2512  
3700 S. Stonebridge Drive  
McKinney, TX 75070  
[www.UnitedAmerican.com](http://www.UnitedAmerican.com)  
**\* Under 65**

**United Teacher Associates Insurance Company**  
1-800-880-8824  
Post Office Box 26580  
Austin, TX 78755  
[www.utainteractive.com](http://www.utainteractive.com)

**United World Life Insurance Company**  
1-877-845-0892  
Mutual of Omaha Plaza  
Omaha, NE 68175

**USAA Life Insurance Company**  
1-800-531-8722  
9800 Fredericksburg Road  
San Antonio, TX 78288  
[www.usaa.com](http://www.usaa.com)

*Note: \* Under 65: These companies also write coverage for individuals under 65 years of age that are enrolled in Medicare.*